

In claim 36, line 14, replace "corresponding" with  
--related--.

REMARKS

Upon further review of the claims pending in the application, it was discovered that the apparatus claims referred to increasing cash value "by an amount corresponding to the received credit value" whereas the method claims refer to increasing the cash value "in relation to the credit value". To avoid any possibility that a potential infringer would argue that the apparatus claims are to be more narrowly construed than the method claims in regard to the relationship between cash value and the credit value, the phrase of "related to" as used in the method claims has been substituted into the apparatus claims.

It is respectfully submitted that this Amendment does not alter the clear patentability of these claims nor require any further search or investigation on the part of Examiner. Entry of this Supplemental Amendment is therefore respectfully solicited. Applicant further respectfully requests a formal Notice of Allowance at the earliest possible date.

Respectfully submitted,

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